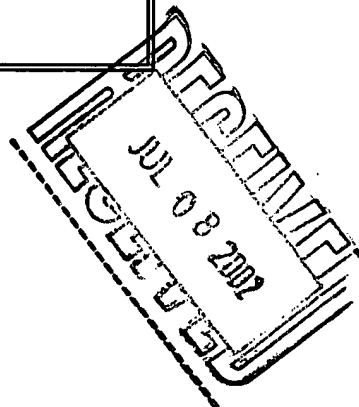


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Assistant Commissioner for Patents, Washington, D.C. 20231
on June 24, 2002
by Laundra S. Christopher



UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	:	Group Art Unit:
Fieschi, J. et al.	:	2161
Serial No.: 09/810,286	:	IPLaw T81/B503
	:	IBM Corporation
Filed: March 16, 2001	:	PO Box 12195
	:	RTP, NC 27709
Title: Method for Validating an Electronic Payment by a Credit/Debit Card		

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

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Dear Sir:

This Information Disclosure Statement is being submitted in connection with the above-identified application for patent. Applicants submit herewith patents, publications or other information of which they are aware, which they believe may be material to the patentability of this application and in respect of which there may be a duty to disclose in accordance with 37 C.F.R. § 1.56.

While this Information Disclosure Statement may be "material" pursuant to 37 C.F.R. § 1.56, it is not intended to constitute an admission that any patent, publication or other information referred to herein is "prior art" for this invention unless specifically designated as such.

In accordance with 37 C.F.R. § 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 C.F.R. § 1.56(a) exists.

The attached form, PTO-1449, provides a listing of patents, publications, or other information as required by 37 C.F.R. § 1.98(a)(1).

Respectfully submitted,



DRI/ssc

Docket: FR920000012US1

Phone: 919-543-7810 / Fax: 919-254-4330

By: David R. Irvin
David R. Irvin, Agent
Reg. No. 42,682

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